

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

JUAN ESPINOSA

Debtor(s)

Case No. 17-18268-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2017.
- 2) The plan was confirmed on 09/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/18/2018.
- 5) The case was Completed on 12/20/2018.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,900.00
Less amount refunded to debtor	\$7.98

NET RECEIPTS: **\$1,892.02**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$389.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$148.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$537.74**

Attorney fees paid and disclosed by debtor: \$3,111.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	235.47	235.47	235.47	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	194.37	194.37	194.37	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	159.03	159.03	159.03	0.00
ASHLEY FUNDING SERVICES, LLC	Unsecured	NA	118.25	118.25	118.25	0.00
BANK OF AMERICA, N.A.	Unsecured	6,361.00	NA	NA	0.00	0.00
CAPITAL COLLECTION SERVICE	Unsecured	29.00	NA	NA	0.00	0.00
CAPITAL COLLECTION SERVICE	Unsecured	28.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	1,687.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	9,275.00	NA	NA	0.00	0.00
CONVERGENT HEATHCARE RECOVER	Unsecured	62.00	NA	NA	0.00	0.00
CONVERGENT HEATHCARE RECOVER	Unsecured	67.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Unsecured	400.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	1,156.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	313.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	1,184.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	211.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	213.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	298.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	261.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	212.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES, INC.	Unsecured	346.00	NA	NA	0.00	0.00
PENN CREDIT	Unsecured	78.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	647.00	647.16	647.16	647.16	0.00
PSE&G	Unsecured	NA	775.00	0.00	0.00	0.00
QUALITY ASSET RECOVERY, LLC	Unsecured	36.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY, LLC	Unsecured	104.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY, LLC	Unsecured	213.00	NA	NA	0.00	0.00
U.S. BANK, N.A.	Secured	143,510.72	259,576.87	0.00	0.00	0.00
VERIZON	Unsecured	400.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$1,354.28	\$1,354.28	\$0.00

Disbursements:		
Expenses of Administration	<u>\$537.74</u>	
Disbursements to Creditors	<u>\$1,354.28</u>	
TOTAL DISBURSEMENTS :		<u>\$1,892.02</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/03/2019

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.